

Information to identify the case:

Debtor 1	<u>Thomas M. Maryanski Jr.</u>	Social Security number or ITIN	xxx-xx-5268
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 24-10253-JCM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas M. Maryanski Jr.

12/4/24

By the court: John C. Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas M. Maryanski, Jr.
Debtor

Case No. 24-10253-JCM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Dec 04, 2024

Form ID: 318

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2024:

Recip ID	Recipient Name and Address
db	+ Thomas M. Maryanski, Jr., 20 Jones Street, Lot 4A, Stoneboro, PA 16153-2538
15717303	+ Credit One Bank N.A., P.O. Box 9887, Las Vegas, NV 89191
15717313	+ Pennsylvania Equity Resources, Inc., 3711 W Market St Suite A, Greensboro, NC 27403-4437

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 05 2024 05:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 05 2024 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 05 2024 05:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 05 2024 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: BKCourtNotices@yourmortgageonline.com	Dec 05 2024 00:11:00	Pennsylvania Equity Resources, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 05 2024 00:11:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15717312	Email/Text: EBN@brockandscott.com	Dec 05 2024 00:11:00	Brock & Scott PLLC, 1315 Westbrook Plaza Dr #100, Winston Salem, NC 27103
15717299	+ EDI: CAPITALONE.COM	Dec 05 2024 05:01:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15811808	EDI: CAPITALONE.COM	Dec 05 2024 05:01:00	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
15717300	+ EDI: CAPITALONE.COM	Dec 05 2024 05:01:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15717301	+ EDI: WFNNB.COM	Dec 05 2024 05:01:00	Comenity Capital, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15717302	+ EDI: WFNNB.COM	Dec 05 2024 05:01:00	Commenity Capital Bank, Po Box 183003, Columbus, OH 43218-3003
15717304	Email/Text: BKCourtNotices@yourmortgageonline.com	Dec 05 2024 00:11:00	Equity Resources Inc, 1 Corporate Dr, Lake Zurich, IL 60047

District/off: 0315-1

User: auto

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15802535	Email/PDF: resurgentbknotifications@resurgent.com	Dec 05 2024 00:17:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15717305	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 05 2024 00:30:22	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15821027	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 05 2024 00:11:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15717306	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 05 2024 00:11:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15718948	+ Email/Text: ebnpeoples@grblaw.com	Dec 05 2024 00:11:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15810281	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 05 2024 00:11:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
15717308	Email/Text: credit-bureau-reporting-disputes@sezzle.com	Dec 05 2024 00:10:00	Sezzle, Attn: Bankruptcy, Po Box 3320, Minneapolis, MN 55403
15717307	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 05 2024 00:11:00	Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15717309	+ EDI: SYNC	Dec 05 2024 04:55:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15717310	+ Email/Text: synovusbankruptcy@synovus.com	Dec 05 2024 00:11:00	Synovus Bank, Attn: Bankruptcy, 1111 Bay Avenue, Columbus, GA 31901-5218

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Pennsylvania Equity Resources Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Daniel P. Foster	on behalf of Debtor Thomas M. Maryanski Jr. dan@mrdebtbuster.com, katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforruptcy.com
Jeffrey Hunt	

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on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Justin P. Schantz

jpstrustee@gmail.com PA94@ecfcbis.com

Mario J. Hanyon

on behalf of Creditor Pennsylvania Equity Resources Inc. [wbef@brockandscott.com](mailto:wbecf@brockandscott.com), mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ryan Starks

on behalf of Creditor Pennsylvania Equity Resources Inc. Ryan.Starks@brockandscott.com, [wbef@brockandscott.com](mailto:wbecf@brockandscott.com)

TOTAL: 7